



# JOJU SHAJI KUMPAKKATTU



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Dubai, UAE

## SUMMARY

Highly accomplished Internal Audit professional with over 5 years of extensive experience in both local and international financial organizations across India and the Middle East. Expertise encompasses Branch operation, AML/Compliance, HR Audit etc

Proven history of enriching skills and knowledge through diverse roles in prior organizations. Possesses a master's degree in Finance and a successful track record in driving digital transformations.

## SKILLS

- Team player
- Compliance
- Team leadership
- Time management
- Team supervision

## EDUCATION

- **2016**  
Madurai Kamaraj University – India  
Master of Commerce -Finance
- **2014**  
Kerala University – India  
Bachelor of Commerce – Finance

## EXPERIENCE

**04/2021 – Current**

**Internal Auditor**

**GCC EXCHANGE DUBAI**



- As an Internal Auditor, I conduct monthly audits on the company's financial systems, AML/CFT, and internal management controls in GCC Exchange branches, ensuring compliance with CB UAE requirements and corporate policies.
- Assisting the internal audit committee in reviewing and updating the Internal Audit Charter and plan, submitting them to the Board of Directors.
- Controlling the full audit cycle, covering core and non-core functions, branches, head office, reconciliation process, unreconciled items, unclaimed funds, liquidity, capital adequacy, AML, and regulatory compliance.
- Maintaining open communication with management and the audit committee, acting as an objective source of independent advice.
- Testing controls, identifying and documenting risks, and establishing a risk management process.
- Developing the Annual Internal Audit plan with audit report deadlines, resource allocation, audit areas, and follow-up plans in coordination with the Audit committee, obtaining approval from the Board of Directors.
- Responsible for the preparation and submission of the audit charter for every year
- Communicating and discussing audit findings with process owners for corrective measures and reporting unresolved findings to the CEO.
- Conducting surprise visits for high-risk branches, performing surprise cash counts, observing branch compliance positions, and submitting reports to management.
- Conducting gap analysis for operational and compliance areas, recommending necessary changes to management.
- Identifying weak areas in the core system and recommending necessary plugins to prevent fraudulent activities.
- Ensuring branches follow the company's Anti-Fraud policies and procedures.
- Addressing repeated observations and working with management to resolve issues identified through audit findings.
- Recommending improvements in department-wise policies and procedures to achieve organizational objectives.
- Identifying the weak areas in the core system recommend necessary plugins to avoid fraudulent activities

## CERTIFICATIONS

- Pursuing CIA (Certified Internal Auditor) in 2022

## LANGUAGE

- English, Hindi, Malayalam

## PERSONAL INFORMATION

- Age : 35, 24th July 1988
- Nationality : Indian
- Contact no : +971- 50 3980440  
+971- 56 2549778
- Material Status : Married

**06/2014 - 3/2021**

**Branch Compliance Executive**

**UAE EXCHANGE L.L.C Dubai**



- Responsible for conducting surprise cash count at the allocated branches and verifying the accuracy of the cash balance. Responsible for observing the High Value (EDD) documents and verifying the accuracy of the documents. Responsible for observing the KYC sample documents and verifying
- Effectively manage employee on boarding and off boarding process. Ensure up to date MIS, Filing, HRMS updates
- Verifying staff physical cash OR Surprise cash verification
- Dealing with different Cash shortages/ Operational fraud cases on regular basis and their follow it up with the staff members
- Investigating and reviewing operational activities.
- Quarterly/ Yearly PPT, ORM reports, Flash reports are prepared and submitted to Head- Enterprise Risk Management.
- Collection of data for internal audit through a lot of different methods including interviews, financial research, interrogations, analysis, etc. and based on the evidences gathered Analytical reports were submitted to the Associate Director.
- Perform Risk Control Self Assessments [RCSA] and ensuring AML Assessments across all departments.
- Coordinated work with AML, IT and other control-related activities and with others within Internal Audit.

**11/2010 – 10/2012**

**Audit Assistant**

**Chartered accountant firm in Kerala Hari Kumar Associates (INDIA)**

- All auditing and accounts work of more than 7 Constriction Company's and 5 banks (federal bank, CS bank etc.)
- Prepare audit reports to management documenting the work performed and if audit issues were identified, provide recommendations to address the issues
- Develop suggestions for process efficiencies and control improvement based on work performed
- Stock taking and reconciliation. Voucher verification etc.
- Preparation of bank reconciliation statement.
- Identifying weak areas in the system to avoid fraudulent activities
- Draft Audit report for review by the head of the department
- Petty Cash Handling and Verifying and Posting
- Payroll preparation
- Monitoring bank transaction.
- Fixed asset accounting, Reconciliations and depreciation journals.
- Preparing final accounts and TDS
- Responsible for financial accounts including cash flow
- Managed financial department and bank reconciliation